PATENT

Paper No.

File: GRAFF-US-04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : GRAFF, Richard, A.

Serial No. : 10/580,083

Confirmation No. : 6893

Filed : 19 November 2004

For : COMPUTER CONTROL OF NON-DEBT FUNDING

SYSTEM FOR HOME FINANCE

Art Unit : 3629

Examiner : VIG, Naresh

MS: Fee Amendment

Honorable Commissioner of Patents

P.O. Box 1450

Alexandria, VA 22313-1450

TRANSMITTAL LETTER

SIR:

following:

Transmitted herewith for filing in the above-identified patent application are the

- 1. Third Preliminary Amendment; and
- Terminal Disclaimer to Obviate a Double Patenting Rejection Over a "Prior" Patent.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Serial No. 10/580,083 Atty. Ref. Graff-US-04 Art Unit 3629

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: 14 January 2011

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